



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name [NEW YORK COMMUNITY BANCORP, INC.](#)

City/State [HICKSVILLE, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [63,093,283](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[NEW YORK COMMUNITY BANCORP, INC.](#)

[102 DUFFY AVENUE](#)

[HICKSVILLE, NY 11801](#)

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	793,733	740,582	1,473,021	1,489,936	1,514,916	7.18	11.71
Income from lease financing receivables.....	24,119	28,195	52,784	52,279	38,088	-14.46	162.71
Fully taxable income on loans and leases.....	817,852	768,777	1,525,805	1,542,215	1,553,004	6.38	13.67
Tax-exempt income on loans and leases.....	0	0	0	0	0	-100.00	
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0	-100.00	
Income on loans and leases (tax equivalent).....	817,852	768,777	1,525,805	1,542,215	1,553,004	6.38	13.60
Investment interest income (tax equivalent).....	59,226	65,167	123,964	126,956	197,378	-9.12	-7.42
Interest on balances due from depository institutions.....	7,623	1,179	2,537	2,975	16,483	546.56	63425.00
Interest income on other earning assets.....	18,196	19,197	38,035	36,452	39,685	-5.21	-7.77
Total interest income (tax equivalent).....	902,897	854,320	1,690,341	1,708,598	1,806,550	5.69	12.35
Interest on time deposits of \$250K or more	12,280	11,389	25,630	62,155	76,677	7.82	31.35
Interest on time deposits < \$250K.....	16,427	20,384	38,764	155,258	243,557	-19.41	-55.35
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	44,038	29,324	49,000	88,589	210,052	50.18	-23.75
Interest on other borrowings and trading liabilities.....	129,008	134,465	268,185	283,591	299,217	-4.06	15.58
Interest on subordinated debt and mandatory convertible securities	9,129	9,129	18,259	18,258	18,257	0.00	
Total interest expense.....	210,882	204,691	399,838	607,851	847,760	3.02	-2.15
Net interest income (tax equivalent).....	692,015	649,629	1,290,503	1,100,747	958,790	6.52	17.66
Non-interest income.....	33,321	30,763	60,676	59,766	76,435	8.32	-32.61
Adjusted operating income (tax equivalent)	725,336	680,392	1,351,179	1,160,513	1,035,225	6.61	13.76
Overhead expense.....	279,209	272,033	540,908	511,190	511,218	2.64	-15.57
Provision for credit losses.....	7,227	481	3,389	62,228	7,105		
Securities gains (losses)	0	0	0	683	5,445		-100.00
Other tax equivalent adjustments	4,905	5,279	10,326	11,033	9,882	-7.08	-42.77
Pretax net operating income (tax equivalent).....	442,415	413,091	816,919	599,393	534,509	7.10	24.75
Applicable income taxes	111,047	110,501	210,312	76,695	128,264	0.49	-11.62
Tax equivalent adjustments	5,116	5,540	10,814	11,589	11,202	-7.65	-47.78
Applicable income taxes (tax equivalent).....	116,163	116,041	221,126	88,284	139,466	0.11	-14.23
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	326,252	297,050	595,793	511,109	395,043	9.83	48.83
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	326,252	297,050	595,793	511,109	395,043	9.83	48.83
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	326,252	297,050	595,793	511,109	395,043	9.83	48.83
Investment securities income (tax equivalent).....	59,226	65,167	123,964	126,956	197,378	-9.12	-7.42
US Treasury and agency securities (excluding mortgage-backed securities)	13,444	11,357	23,211	21,440	46,016	18.38	468.70
Mortgage-backed securities	28,694	38,919	72,054	71,110	97,651	-26.27	-47.16
All other securities	17,088	14,891	28,699	34,406	53,711	14.75	134.08
Cash dividends declared.....	175,003	174,408	348,700	348,436	350,222	0.34	0.44
Common	158,589	157,994	315,872	315,608	317,394	0.38	-4.48
Preferred.....	16,414	16,414	32,828	32,828	32,828	0.00	100.02

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		33,321		30,763		60,676		59,766		76,435		
Fiduciary activities income		0		0		0		0		0		
Service charges on deposit accounts - domestic		5,871		5,048		10,743		9,297		15,840		
Trading revenue.....		26		108		199		308		779		
Investment banking fees and commissions.....		2,241		2,301		4,556		4,012		6,105		
Insurance activities revenue.....		153		168		341		340		366		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		250		449		739		1,714		2,354		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		4,313		1,251		1,831		367		7,641		
Other non-interest income.....		20,467		21,438		42,267		43,728		43,350		
Total overhead expenses		279,209		272,033		540,908		511,190		511,218		
Personnel expense.....		159,264		152,396		303,129		300,914		301,697		
Net occupancy expense.....		45,155		42,703		88,080		85,888		89,174		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		0		0		0		0		0		
Other operating expenses.....		74,790		76,934		149,699		124,388		120,347		
Fee income on mutual funds and annuities.....		2,241		2,301		4,557		4,012		6,102		
Memoranda												
Assets under management in proprietary mutual funds and annuities.....		0		0		0		0		0		
Number of equivalent employees		2,789		2,785		2,696		2,783		2,797		
Average personnel expense per employee.....		57.10		54.72		112.44		108.13		107.86		
Average assets per employee.....		21,949.80		20,535.19		21,340.03		19,419.69		18,619.29		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	6.73	2.35	87	7.48	2.15	93	7.51	2.17	93	6.71	2.02	92
Overhead expenses / Net Interest Income + non-interest income	38.50	59.40	5	40	59.03	3	40.05	59.28	3	44.07	62.28	6
Percent of Average Assets												
Total overhead expense	0.91	2.17	2	0.95	2.24	1	0.94	2.17	1	0.95	2.57	0
Personnel expense.....	0.52	1.20	3	0.53	1.25	1	0.53	1.21	2	0.56	1.30	0
Net occupancy expense.....	0.15	0.22	15	0.15	0.24	14	0.15	0.23	16	0.16	0.26	12
Other operating expenses.....	0.24	0.72	0	0.27	0.73	0	0.26	0.72	0	0.23	0.94	0
Overhead less non-interest income	0.80	1.19	20	0.84	1.10	24	0.83	1.10	25	0.84	1.25	18
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	38.49	58.92	5	39.98	58.45	3	40.03	58.83	3	44.05	61.82	6
Personnel expense.....	21.96	32.65	10	22.40	33.10	8	22.43	32.93	10	25.93	32.36	19
Net occupancy expense.....	6.23	6.14	51	6.28	6.33	49	6.52	6.23	55	7.40	6.58	62
Other operating expenses.....	10.31	19.36	2	11.31	18.60	3	11.08	19.18	3	10.72	22.28	1
Total non-interest income	4.59	25.40	1	4.52	28.18	2	4.49	27.67	1	5.15	28.83	2
Fiduciary activities income	0	2.23	13	0	2.24	12	0	2.20	13	0	2.09	12
Service charges on domestic deposit accounts	0.81	3.45	12	0.74	3.19	12	0.80	3.27	13	0.80	3.27	11
Trading revenue.....	0	0.45	57	0.02	0.72	45	0.01	0.62	49	0.03	1.28	44
Investment banking fees and commissions.....	0.31	2.25	25	0.34	2.52	24	0.34	2.58	24	0.35	2.46	24
Insurance activities revenue.....	0.02	0.36	45	0.02	0.37	41	0.03	0.36	41	0.03	0.41	41
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44
Net servicing fees	0.03	1.38	28	0.07	0.55	32	0.05	0.60	31	0.15	0.01	69
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets	0.59	1.51	39	0.18	3.83	12	0.14	3.30	13	0.03	3.92	14
Other non-interest income.....	2.82	9.09	11	3.15	9.26	8	3.13	9.27	9	3.77	9.65	13
Overhead less non-interest income	33.90	32.73	47	35.46	29.94	64	35.54	30.52	62	38.90	31.93	70
Applicable income taxes / Pretax net operating income (tax equivalent).....	25.10	21.22	84	26.75	21.54	93	25.74	21.18	90	12.80	18.63	15
Applicable income tax + TE / Pretax net operating income + TE	26.26	23.38	78	28.09	23.10	91	27.07	22.67	89	14.73	21.18	11

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	43,835,951	39,758,401	41,697,952	39,426,186	38,847,726	10.26	18.46	
Commercial and industrial loans	2,550,606	1,835,122	2,042,838	1,801,171	1,744,738	38.99	74.04	
Loans to individuals	1,763	1,699	1,774	2,096	3,146	3.77	-46.09	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	0	0	0	0	0			
Other loans and leases.....	2,148,828	1,980,043	1,995,940	1,771,281	1,298,545	8.52	279.53	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	48,537,148	43,575,265	45,738,504	43,000,734	41,894,155	11.39	24.33	
Less: Allowance for loan and lease losses	216,154	201,992	199,204	194,043	147,638	7.01	39.74	
Net loans and leases	48,320,994	43,373,273	45,539,300	42,806,691	41,746,517	11.41	24.27	
Debt securities that reprice or mature in over 1 year	4,021,274	4,451,244	4,271,145	4,090,686	5,736,607	-9.66	39.73	
Mutual funds and equity securities	14,393	15,845	15,623	31,576	32,830	-9.16	-55.83	
Subtotal	52,356,661	47,840,362	49,826,068	46,928,953	47,515,954	9.44	25.27	
Interest-bearing bank balances	2,763,172	1,465,267	1,655,731	1,597,192	608,417	88.58	291.88	
Federal funds sold and reverse repos	366,869	475,687	406,101	193,492	1,733	-22.88	43.11	
Debt securities that reprice or mature within 1 year	1,642,353	1,626,074	1,508,825	1,722,647	116,450	1.00	530.25	
Trading assets	0	0	0	0	0			
Total earning assets.....	57,129,055	51,407,390	53,396,725	50,442,284	48,242,554	11.13	32.80	
Non-interest-bearing cash and due from depository institutions	146,762	145,341	149,435	157,247	131,720	0.98	-12.84	
Premises, fixed assets, and leases.....	484,402	534,822	518,974	554,311	598,820	-9.43	27.37	
Other real estate owned.....	2,666	3,340	3,248	1,769	1,966	-20.18	-89.90	
Investment in unconsolidated subsidiaries	12,777	12,777	12,777	12,777	12,777	0.00	0.00	
Intangible and other assets	5,317,621	5,365,264	5,445,985	5,137,732	4,652,984	-0.89	12.23	
Total assets	63,093,283	57,468,934	59,527,144	56,306,120	53,640,821	9.79	30.51	
Quarterly average assets	62,447,046	58,131,823	58,461,819	54,892,790	52,435,718	7.42	27.26	
Average loans and leases (YTD).....	46,673,938	42,973,707	43,395,296	42,194,834	40,535,480	8.61	18.82	
Memoranda								
Loans held-for-sale.....	0	0	0	117,136	0		-100.00	
Loans not held-for-sale.....	48,537,148	43,575,265	45,738,504	42,883,598	41,894,155	11.39	30.35	
Real estate loans secured by 1–4 family	128,987	190,107	160,449	236,267	380,684	-32.15	-94.16	
Commercial real estate loans	43,706,964	39,568,294	41,537,503	39,189,919	38,467,042	10.46	25.61	
Construction and land development.....	194,934	186,447	208,920	89,721	200,464	4.55	-47.77	
Multifamily.....	36,796,778	32,565,493	34,627,776	32,261,123	31,182,079	12.99	36.91	
Nonfarm nonresidential	6,715,252	6,816,354	6,700,807	6,839,075	7,084,499	-1.48	-11.02	
Real estate loans secured by farmland.....	0	0	0	0	0			
Total investment securities	5,678,020	6,093,163	5,795,593	5,844,909	5,885,887	-6.81	79.05	
U.S. Treasury securities.....	293,808	64,991	44,985	64,985	41,839	352.07	46.91	
US agency securities (excluding mortgage-backed securities)	1,501,459	1,473,415	1,480,523	1,158,301	1,094,240	1.90	1545.72	
Municipal securities	17,808	25,354	24,742	26,311	26,892	-29.76	-74.75	
Mortgage-backed securities	2,466,750	2,993,208	2,789,712	3,038,325	3,353,735	-17.59	-6.00	
Asset-backed securities	406,584	509,920	479,198	527,099	373,254	-20.27		
Other debt securities	977,218	1,010,430	960,810	998,312	963,097	-3.29	540.61	
Mutual funds and equity securities	14,393	15,845	15,623	31,576	32,830	-9.16	-55.83	
Available-for-sale securities	5,663,627	6,077,318	5,779,970	5,813,333	5,853,057	-6.81	78.60	
U.S. Treasury securities.....	293,808	64,991	44,985	64,985	41,839	352.07	46.91	
US agency securities (excluding mortgage-backed securities)	1,501,459	1,473,415	1,480,523	1,158,301	1,094,240	1.90	1545.72	
Municipal securities	17,808	25,354	24,742	26,311	26,892	-29.76	-74.75	
Mortgage-backed securities	2,466,750	2,993,208	2,789,712	3,038,325	3,353,735	-17.59	-6.00	
Asset-backed securities	406,584	509,920	479,198	527,099	373,254	-20.27		
Other debt securities	977,218	1,010,430	960,810	998,312	963,097	-3.29	540.61	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-595,496	9,914	-53,693	100,509	43,424			
Available-for-sale securities appreciation (depreciation)	0	0	0	0	0			
Structured notes, fair value.....	1,100,934	1,354,122	1,167,674	1,278,177	1,372,238	-18.70	22.40	
Pledged securities								

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	4,385,064	4,534,774	4,534,097	3,080,452	2,432,123	-3.30	577.82
NOW, ATS and transaction accounts	13,063,002	6,562,913	7,211,162	6,447,208	83,809	99.04	62.87
Time deposits less brokered deposits < \$250K	2,459,733	781,139	1,919,703	1,607,725	5,340,284	214.89	-8.92
MMDA and other savings accounts	12,968,294	14,130,427	11,994,210	12,578,472	14,926,342	-8.22	8.11
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	32,876,093	26,009,253	25,659,172	23,713,857	22,782,558	26.40	40.72
Time deposits of \$250K or more	3,980,695	2,899,273	4,084,663	3,513,500	3,739,348	37.30	124.87
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	800,000	800,000	800,000	800,000	800,000	0.00	77.78
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	3,200,000	2,772,661	3,750,000	3,272,661	4,525,000	15.41	-23.26
Other borrowings w/remaining maturity over 1 year	9,650,000	11,230,000	11,355,000	11,355,000	8,577,661	-14.07	30.68
Brokered deposits < \$250K	4,387,562	5,268,771	5,315,319	5,209,456	5,135,226	-16.73	16.69
Noncore funding	22,018,257	22,970,705	25,304,982	24,150,617	22,777,235	-4.15	25.57
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	657,380	656,372	656,872	655,883	654,932	0.15	83.10
Other liabilities	718,047	916,418	861,664	944,119	714,402	-21.65	104.23
Total liabilities	56,269,777	50,552,748	52,482,690	49,464,476	46,929,127	11.31	35.24
Equity Capital							
Perpetual preferred stock (including surplus)	502,840	502,840	502,840	502,840	502,840	0.00	0.00
Common stock	4,904	4,904	4,904	4,904	4,904	0.00	0.27
Common surplus	6,114,022	6,111,022	6,126,378	6,122,690	6,115,487	0.05	0.97
Retained earnings	892,570	616,870	741,321	494,229	342,023	44.69	414.72
Accumulated other comprehensive income	-453,327	-74,237	-85,290	-25,478	-32,843		
Other equity capital components	-237,503	-245,213	-245,699	-257,541	-220,717		
Total holding company equity capital	6,823,506	6,916,186	7,044,454	6,841,644	6,711,694	-1.34	1.32
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	6,823,506	6,916,186	7,044,454	6,841,644	6,711,694	-1.34	1.32
Total liabilities and capital	63,093,283	57,468,934	59,527,144	56,306,120	53,640,821	9.79	30.51
Memoranda							
Non-interest-bearing deposits	4,385,064	4,534,774	4,534,097	3,080,452	2,432,123	-3.30	79.06
Interest-bearing deposits	36,859,286	29,642,523	30,525,057	29,356,361	29,225,009	24.35	39.38
Total deposits	41,244,350	34,177,297	35,059,154	32,436,813	31,657,132	20.68	42.75
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	7,044,454	6,841,644	6,841,644	6,711,694	6,655,235		
Accounting restatements	0	0	0	-10,467	0		
Net income	326,252	297,050	595,793	511,109	395,043		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-12,356	-11,669	3,688	7,203	15,547		
Sale of treasury stock	27,056	28,051	28,051	22,198	16,501		
Less: Purchase of treasury stock	18,860	15,723	16,209	59,022	75,220		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	175,003	174,408	348,700	348,436	350,222		
Change in other comprehensive income	-368,037	-48,759	-59,813	7,365	54,810		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	6,823,506	6,916,186	7,044,454	6,841,644	6,711,694		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	69.48	38.78	95	69.18	36.32	96	70.05	36.25	96	70.02	36.22	96	72.42	37.78	97
Commercial and industrial loans	4.04	11.05	12	3.19	12.25	7	3.43	10.76	9	3.20	13.52	10	3.25	12.02	11
Loans to individuals	0	3.52	1	0	3.48	0	0	3.36	0	0	3.40	0	0.01	4.20	2
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0	0.19	12	0	0.21	12	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases.....	3.41	4.45	52	3.45	4.22	55	3.35	4.47	53	3.15	4.63	49	2.42	5.01	34
Net loans and leases.....	76.59	61.60	84	75.47	59.81	88	76.50	58.67	87	76.02	61.58	89	77.83	63.77	87
Debt securities over 1 year.....	6.37	19.46	8	7.75	17.61	12	7.18	19.46	8	7.27	15.55	13	10.69	14.60	27
Mutual funds and equity securities	0.02	0.05	47	0.03	0.06	51	0.03	0.06	51	0.06	0.05	66	0.06	0.06	65
Subtotal	82.98	82.34	40	83.25	78.32	66	83.70	79.22	64	83.35	78.16	66	88.58	79.65	84
Interest-bearing bank balances	4.38	4.59	55	2.55	9.11	12	2.78	8.50	17	2.84	7.51	20	1.13	3.06	28
Federal funds sold and reverse repos	0.58	0.58	77	0.83	0.52	83	0.68	0.54	79	0.34	0.82	79	0	1.57	58
Debt securities 1 year or less	2.60	1.68	71	2.83	1.53	81	2.53	1.56	76	3.06	1.68	82	0.22	1.91	17
Trading assets	0	0.55	20	0	0.60	18	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	90.55	90.95	45	89.45	91.43	26	89.70	91.77	25	89.59	91.05	27	89.94	89.53	54
Non-interest cash and due from depository institutions.....	0.23	1.01	5	0.25	1.01	5	0.25	0.82	6	0.28	1.07	3	0.25	1.14	3
Other real estate owned.....	0	0.01	49	0.01	0.02	43	0.01	0.01	48	0	0.02	24	0	0.03	22
All other assets.....	9.22	7.97	65	10.29	7.50	84	10.05	7.35	83	10.13	7.82	81	9.82	9.27	59
Memoranda															
Short-term investments	7.56	7.68	60	6.21	12.01	25	6	11.47	28	6.24	11.17	28	1.35	7.63	13
U.S. Treasury securities.....	0.47	1.96	38	0.11	1.08	43	0.08	1.47	32	0.12	0.84	51	0.08	1.03	43
US agency securities (excluding mortgage-backed securities)	2.38	0.84	85	2.56	0.77	85	2.49	0.82	85	2.06	0.63	87	2.04	0.54	88
Municipal securities	0.03	1.75	21	0.04	1.72	23	0.04	1.73	20	0.05	1.69	24	0.05	1.34	25
Mortgage-backed securities	3.91	13.68	9	5.21	12.97	14	4.69	14.14	12	5.40	11.75	17	6.25	11.44	19
Asset-backed securities	0.64	0.68	66	0.89	0.38	81	0.81	0.50	74	0.94	0.32	82	0.70	0.28	80
Other debt securities	1.55	0.52	84	1.76	0.52	84	1.61	0.53	86	1.77	0.42	90	1.80	0.39	89
Loans held-for-sale.....	0	0.35	7	0	0.42	8	0	0.55	7	0.21	0.52	37	0	0.39	7
Loans held for investment	76.93	61.41	87	75.82	59.85	88	76.84	58.06	90	76.16	61.72	89	78.10	63.50	88
Real estate loans secured by 1–4 family	0.20	12.26	3	0.33	11.69	3	0.27	11.46	3	0.42	11.91	4	0.71	13.29	7
Revolving	0	1.49	2	0	1.45	2	0	1.42	2	0	1.66	7	0	2.07	7
Closed-end, secured by first liens	0.20	10.40	3	0.33	9.84	4	0.27	9.67	4	0.41	9.81	5	0.70	10.69	9
Closed-end, secured by junior liens	0	0.18	3	0	0.20	9	0	0.17	9	0	0.22	8	0.01	0.28	12
Commercial real estate loans	69.27	24.34	99	68.85	22.48	99	69.78	22.69	99	69.60	22.22	99	71.71	22.23	99
Construction and land development	0.31	3.75	11	0.32	3.35	10	0.35	3.34	13	0.16	3.40	9	0.37	3.44	16
Multifamily.....	58.32	3.69	99	56.67	3.31	99	58.17	3.57	99	57.30	3.12	99	58.13	3.01	99
Nonfarm nonresidential	10.64	15.50	31	11.86	14.81	40	11.26	14.57	38	12.15	14.72	41	13.21	14.69	43
Real estate loans secured by farmland.....	0	0.35	8	0	0.34	8	0	0.30	8	0	0.33	8	0	0.36	9

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	4,489,929	2,683,867	2,821,123	2,475,220	2,006,492
Commit: Secured commercial real estate loans	853,619	458,768	561,544	410,860	457,178
Commit: Unsecured real estate loans	247,829	197,598	222,109	156,348	152,333
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	339,379	263,160	273,875	357,576	451,953
Commercial and similar letters of credit	21,541	17,961	17,141	18,300	57,989
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,000,000	4,250,000	4,250,000	4,250,000	2,800,000
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	7.12	24.48	3	4.67	22.45	1	4.74	22.78	0	4.40	22.01	1	3.74	23.52	3
Standby letters of credit	0.54	0.66	54	0.46	0.67	48	0.46	0.65	49	0.64	0.71	61	0.84	0.84	62
Commercial and similar letters of credit	0.03	0.02	79	0.03	0.02	78	0.03	0.02	76	0.03	0.02	77	0.11	0.02	92
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	1.58	44.65	15	7.40	49.75	24	7.14	46.30	26	7.55	48.62	21	5.22	68.47	18
Interest rate contracts	1.58	32.11	15	7.40	35.96	25	7.14	32.46	29	7.55	34.36	24	5.22	47.31	19
Interest rate futures and forward contracts	0	3.60	13	0	5.17	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	0	1.58	10	0	1.82	9	0	1.41	8	0	2.18	9	0	2.47	10
Purchased options contracts (interest rate)	0	1.48	23	0	1.33	21	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	1.58	21.90	19	7.40	20.67	36	7.14	20.49	35	7.55	20.83	32	5.22	28.86	22
Foreign exchange contracts	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	9.62	46.07	2	6.25	42.93	1	6.50	44.98	0	5.87	42.82	1	4.95	45.53	1

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	1,000,000	4,250,000	4,250,000	4,250,000	2,800,000
Interest rate contracts	1,000,000	4,250,000	4,250,000	4,250,000	2,800,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	1,000,000	4,250,000	4,250,000	4,250,000	2,800,000
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	1,000,000	4,250,000	4,250,000	4,250,000	2,800,000
Interest rate contracts	1,000,000	4,250,000	4,250,000	4,250,000	2,800,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,000,000	4,250,000	4,250,000	4,250,000	2,800,000
One year or less	1,000,000	4,250,000	4,250,000	4,250,000	2,800,000
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	0	0	0	0	0
Gross positive fair value	0	0	0	0	0
Held for trading	0	0	0	0	0
Non-traded	0	0	0	0	0
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	93.66	75	100	94.09	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.30	26	0	3.27	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0	9.78	8	0	12.57	8	0	11.16	7	0	14.05	7	0	13.49	6
Written options	0	5.78	7	0	7.49	7	0	6.28	6	0	8.18	6	0	5.91	6
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0	5.46	7	0	7.20	7	0	5.96	6	0	7.73	7	0	5.10	6
Purchased options	0	3.69	21	0	3.44	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.17	21	0	3.04	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	100	74.97	95	100	71.23	95	100	74.26	96	100	68.76	96	100	69.75	95
Held for trading	0	37.98	23	0	40.60	20	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	31.52	23	0	34.42	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	62.02	76	100	59.40	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	100	57.94	85	100	56.19	86	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	100	93.09	67	100	91.87	76	100	92.53	76	100	91.48	75	100	93.86	75
One year or less	100	31.78	94	100	28.05	96	100	27.56	98	100	32.05	94	100	32.17	93
Over 1 year to 5 years	0	24.76	6	0	26.03	5	0	27.01	5	0	27.06	3	0	30.45	4
Over 5 years	0	27.14	6	0	30.08	6	0	29.89	5	0	29.56	5	0	28.09	5
Gross negative fair value (absolute value)	0	1.56	1	0	1.25	1	0	0.98	1	0	1.55	1	0	0.83	2
Gross positive fair value	0	1.74	1	0	1.68	1	0	1.34	0	0	2.23	0	0	1.19	1
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.07	3	0	0.05	2	0	0.04	2	0	0.07	1	0	0.06	2
Gross positive fair value (X)	0	0.08	2	0	0.07	1	0	0.05	1	0	0.09	0	0	0.07	1
Held for trading (X)	0	0.06	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0	0.02	4	0	0.01	5	0	0.01	5	0	0.02	4	0	0.01	5
Current credit exposure (X)	0	0.04	7	0	0.05	5	0	0.04	6	0	0.06	5	0	0.05	4
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.54	6	0	0.63	5	0	0.46	5	0	0.85	5	0	0.73	4

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	199,204	194,043	194,043	147,638	159,820
Gross losses	3,842	5,191	13,276	22,178	20,308
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	8,826	11,765	14,928	3,393	1,021
Net losses	-4,984	-6,574	-1,652	18,785	19,287
Provision for loan and lease losses	11,966	1,375	3,509	63,279	7,105
Adjustments	0	0	0	1,911	0
Ending balance	216,154	201,992	199,204	194,043	147,638
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.04	0.08	43	0	-0.14	81	0.01	-0.09	75	0.12	0.51	6	0.01	0.15	14
Provision for loan and lease losses / Average loans and leases	0.05	0.14	38	0.01	-0.25	81	0.01	-0.16	75	0.15	0.82	3	0.02	0.24	11
Provision for loan and lease losses / Net loan and lease losses	-240.09	198.72	13	-20.92	77.32	59	-212.41	-105.48	32	336.86	487.86	51	36.84	130.58	6
Allowance for loan and lease losses / Total loans and leases not held for sale	0.45	1.17	5	0.46	1.39	5	0.44	1.23	5	0.45	1.58	4	0.35	0.83	11
Allowance for loan and lease losses / Total loans and leases	0.45	1.15	7	0.46	1.37	5	0.44	1.20	6	0.45	1.55	3	0.35	0.81	11
Allowance for loan and lease losses / Net loans and leases losses (X)	28.67			15.27				21.39		10.33	11.58	65	7.65	8.03	68
Allowance for loan and lease losses / Nonaccrual assets	434.11	413.77	68	641.41	318.67	88	611.81	364.13	83	513.55	299.17	84	241.07	218.72	71
ALLL / 90+ days past due + nonaccrual loans and leases	434.11	319.24	73	641.41	260.68	91	611.81	287.08	86	513.55	244.34	90	241.07	151.73	80
Gross loan and lease losses / Average loans and leases	0.02	0.16	15	0.02	0.22	7	0.03	0.19	8	0.05	0.34	9	0.05	0.28	13
Recoveries / Average loans and leases	0.04	0.07	33	0.05	0.08	44	0.03	0.08	28	0.01	0.07	9	0	0.08	5
Net losses / Average loans and leases	-0.02	0.08	7	-0.03	0.13	5	0	0.11	9	0.04	0.27	13	0.05	0.21	23
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	66.48	23.25	94	53.05	16.12	93	67.31	34.67	87	16.71	33.98	16	5.57	36.22	7
Earnings coverage of net loan and lease losses (X)	-90.14	-9.51	17	-62.20	4.52	12	-490.08	39.72	2	34.66	22.91	78	27.50	24.40	69
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	72	0	0.03	36	0.01	0.02	57	0	0.04	25	0	0.01	48
Real estate loans secured by 1–4 family	0	-0.02	71	-0.02	-0.01	37	0.55	-0.02	98	0	0.01	50	0.25	0.01	97
Revolving		-0.08			-0.05			-0.07		0	0.01	54	0	0.02	43
Closed-end	0	-0.02	70	-0.02	-0.01	37	0.55	-0.01	98	0	0	53	0.25	0	97
Commercial real estate loans	0	0	68	0	0.05	29	0.01	0.04	51	0	0.07	22	0	0.01	49
Construction and land development	-0.18	-0.02	6	-0.01	0	38	0	0	38	-0.07	0	9	-0.03	-0.01	22
1–4 family	0	0	60	0	0	57	0	0	57	0	0	59	0	0	55
Other	-0.18	-0.01	4	-0.01	-0.01	36	0	0	34	-0.07	0	5	-0.03	-0.01	20
Multifamily	0	0	93	0.01	0.01	82	0	0.01	76	0	0	22	0	0	83
Nonfarm nonresidential	0	0	48	-0.04	0.07	7	0.03	0.05	57	0.02	0.11	36	0	0.02	38
Owner-occupied	0	0	60	0	0.01	46	0	0.01	44	0	0.02	26	0	0.01	45
Other	0	0	38	-0.04	0.06	4	0.03	0.04	64	0.02	0.08	46	0	0.01	40
Real estate loans secured by farmland		0			-0.01			0			0.02			0.01	
Commercial and industrial loans	-0.39	0.10	0	-0.70	0.20	1	-0.28	0.17	2	0.99	0.47	82	1.01	0.37	89
Loans to individuals	0.34	0.65	36	2	0.78	87	1.69	0.71	86	0.81	1.13	51	1.08	1.17	58
Credit card loans		1.99			2.18			1.84			2.92			3.11	
Agricultural loans		0.01			0.03			0.02			0.19			0.08	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.14	31	0	0.08	37	0	0.10	32	0.01	0.15	45	0	0.15	22

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30-89 days past due loans and leases.....		30,333		35,171		66,777		15,658		3,720
90+ days past due loans and leases		0		0		0		0		0
Nonaccrual loans and leases.....		49,793		31,492		32,560		37,785		61,243
Total past due and nonaccrual loans and leases.....		80,126		66,663		99,337		53,443		64,963
Restructured 30-89 days past due		0		0		0		0		0
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		29,488		15,727		12,859		19,318		39,245
Total restructured loans and leases		29,488		15,727		12,859		19,318		39,245
30-89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale.....		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance		16,130		14,820		16,264		14,967		1,254
Other real estate owned.....		2,666		3,340		3,248		1,769		1,966
Other Assets										
30-89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30-89 days past due loans and leases.....	0.06	0.32	12	0.08	0.27	19	0.15	0.32	29	0.04
90+ days past due loans and leases	0	0.09	10	0	0.10	10	0	0.10	10	0
Nonaccrual loans and leases.....	0.10	0.38	10	0.07	0.58	5	0.07	0.46	7	0.09
90+ days past due and nonaccrual loans and leases.....	0.10	0.53	3	0.07	0.73	1	0.07	0.62	3	0.09
30-89 days past due restructured.....	0	0.01	18	0	0.01	19	0	0.01	21	0
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0
Nonaccrual restructured.....	0.06	0.09	51	0.04	0.12	30	0.03	0.10	28	0.04
30-89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30-89 days past due assets	0.06	0.32	12	0.08	0.27	19	0.15	0.32	29	0.04
90+ days past due assets	0	0.10	9	0	0.10	9	0	0.10	9	0
Nonaccrual assets	0.10	0.39	10	0.07	0.59	5	0.07	0.47	7	0.09
30+ days past due and nonaccrual assets	0.17	0.88	3	0.15	1.04	3	0.22	0.97	5	0.12
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.08	0.32	11	0.05	0.43	3	0.05	0.36	5	0.07
90+ days past due and nonaccrual assets + other real estate owned	0.08	0.34	10	0.06	0.46	3	0.06	0.37	6	0.07
Restructured and Nonaccrual Loans and Leases										
+ OREO as Percent of:										
Total assets	0.11	0.38	12	0.09	0.52	3	0.09	0.41	7	0.10
Allowance for loan and lease losses	31.73	57.44	28	24.58	67.93	14	26.14	62.64	19	28.10
Equity capital + allowance for loan and lease losses	0.97	3.52	9	0.70	4.43	3	0.72	3.60	5	0.77
Tier 1 capital + allowance for loan and lease losses	1.35	3.97	15	1.04	5.28	4	1.06	4.30	7	1.17
Loans and leases + other real estate owned	0.14	0.63	6	0.11	0.88	1	0.11	0.71	3	0.13

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.06	0.26	18	0.06	0.24	21	0.16	0.26	35	0.04	0.39	6	0.01	0.38	4
	90+ days past due		0	0.11	16	0	0.12	15	0	0.12	15	0	0.16	14	0	0.16	13
	Nonaccrual.....		0.10	0.45	14	0.06	0.65	6	0.06	0.52	9	0.05	0.76	5	0.06	0.46	10
Commercial and industrial	30–89 days past due		0.09	0.28	25	0.61	0.17	93	0	0.24	3	0	0.23	3	0	0.31	6
	90+ days past due		0	0.03	17	0	0.02	16	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual.....		0.17	0.46	23	0.48	0.64	50	0.30	0.57	35	1.10	0.75	77	2.24	0.83	92
Individuals	30–89 days past due		1.13	0.70	78	1.77	0.55	94	0.23	0.63	27	0.14	0.83	14	0.13	0.83	17
	90+ days past due		0	0.07	19	0	0.07	18	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual.....		0.11	0.18	50	0	0.18	11	0	0.17	11	0.62	0.28	83	0.10	0.17	50
Depository institution loans	30–89 days past due			0.01			0			0.01			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.01			0			0			0			0	
Agricultural	30–89 days past due			0.10			0.16			0.07			0.17			0.24	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.36			0.69			0.70			0.49			0.67	
Foreign governments	30–89 days past due			0			0.01			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0	0.11	20	0	0.11	18	0	0.12	16	0	0.18	15	0	0.20	14
	90+ days past due		0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0	0.07	23	0	0.13	22	0	0.09	21	0	0.15	19	0.02	0.13	43

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		5.63	0.39	98	0	0.35	1	4.99	0.46	98	0.67	0.65	66	0	0.67	1
1–4 family	30–89 days past due	0	0.22	18	0	0.27	18	0	0.24	18	0	0.33	16	0	0.31	14
	90+ days past due	0.36	0.61	40	0.69	0.82	52	0.35	0.71	28	0.72	0.89	51	0.45	0.73	38
Revolving	30–89 days past due		0.26		0.29			0.28			0	0.48	5	0	0.45	5
	90+ days past due		0.02		0.02			0.02			0	0.03	30	0	0.05	24
	Nonaccrual		1.15		1.05			1.18			0	1.13	5	0	1	5
Closed-end	30–89 days past due	5.63	0.42	98	0	0.36	1	4.99	0.49	98	0.67	0.65	64	0	0.70	1
	90+ days past due	0	0.25	19	0	0.29	18	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual	0.36	0.60	42	0.69	0.77	52	0.35	0.67	31	0.72	0.87	52	0.46	0.70	41
Junior lien	30–89 days past due	0	0.01	15	0	0.01	11	0	0.01	11	0	0.02	10	0	0.02	9
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.02	10	0.47	0.04	97	0	0.03	8	0.38	0.04	97	0.24	0.04	95
Commercial real estate	30–89 days past due	0.05	0.16	32	0.06	0.14	40	0.14	0.15	62	0.04	0.26	21	0.01	0.18	12
	90+ days past due	0	0.01	29	0	0.01	25	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.10	0.32	26	0.05	0.52	9	0.06	0.38	15	0.04	0.62	7	0.05	0.23	18
Construction and development	30–89 days past due	0	0.22	16	0	0.12	18	0	0.17	17	0	0.28	11	0	0.28	12
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.16	14	0	0.36	14	0	0.20	15	0	0.41	11	0	0.20	12
1–4 family	30–89 days past due	0	0.02	29	0	0.02	33	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0	0.17	19	0	0.07	21	0	0.13	21	0	0.22	13	0	0.20	15
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.13	16	0	0.29	15	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30–89 days past due	0.05	0.04	73	0.03	0.06	66	0.16	0.07	79	0.01	0.09	48	0	0.08	40
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.05	0.07	68	0.03	0.14	53	0.03	0.17	55	0.01	0.11	44	0.02	0.05	50
Nonfarm non-residential	30–89 days past due	0.02	0.13	26	0.22	0.14	76	0.03	0.13	33	0.15	0.23	54	0.04	0.14	19
	90+ days past due	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.41	0.39	61	0.18	0.66	20	0.23	0.45	42	0.18	0.80	13	0.21	0.28	46
Owner Occupied	30–89 days past due	0	0.04	11	0	0.04	10	0	0.04	10	0	0.07	8	0	0.07	8
	90+ days past due	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0	0.14	12	0	0.25	10	0	0.17	14	0.01	0.27	10	0.04	0.16	23
Other	30–89 days past due	0.02	0.08	48	0.22	0.09	82	0.03	0.08	59	0.15	0.14	67	0.04	0.07	44
	90+ days past due	0	0	37	0	0.01	36	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.40	0.21	79	0.18	0.40	41	0.23	0.23	66	0.17	0.44	37	0.17	0.10	74
Farmland	30–89 days past due		0.11		0.11			0.10			0.11				0.23	
	90+ days past due		0.01		0			0			0				0.01	
	Nonaccrual		0.63		1.10			0.69			1.13				0.84	
Credit card	30–89 days past due		1.02		0.63			0.81			0.95				1.19	
	90+ days past due		0.44		0.39			0.45			0.63				0.78	
	Nonaccrual		0.11		0.08			0.10			0.05				0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	5,881,423	5,870,712	5,885,583	5,870,053	5,899,674										
Retained earnings	909,511	639,962	763,910	515,558	342,023										
Accumulated other comprehensive income (AOCI)	-453,327	-74,237	-85,290	-25,478	-32,843										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	6,337,607	6,436,437	6,564,203	6,360,133	6,208,854										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	2,422,906	2,423,071	2,422,997	2,423,213	2,423,386										
Accumulated other comprehensive income-related adjustments	-453,327	-74,236	-85,291	-25,479	-32,843										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	4,368,028	4,087,602	4,226,497	3,962,399	3,818,311										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	4,368,028	4,087,602	4,226,497	3,962,399	3,818,311										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	502,840	502,840	502,840	502,840	502,840										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	502,840	502,840	502,840	502,840	502,840										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	502,840	502,840	502,840	502,840	502,840										
Tier 1 Capital	4,870,868	4,590,442	4,729,337	4,465,239	4,321,151										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	644,604	643,595	644,094	643,106	642,155										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	203,752	186,557	185,046	181,266	148,683										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	848,356	830,152	829,140	824,372	790,838										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	848,356	830,152	829,140	824,372	790,838										
Exited advanced approach tier 2 capital															
Total capital	5,719,224	5,420,594	5,558,477	5,289,611	5,111,989										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	62,463,988	58,154,916	58,484,407	54,914,119	52,435,718										
Less: Deductions from common equity tier 1 capital	2,422,906	2,423,071	2,422,997	2,423,213	2,423,386										
Less: Other deductions	135,826	100,684	130,292	94,768	88,173										
Total assets for leverage ratio	59,905,256	55,631,161	55,931,118	52,396,138	49,924,159										
Total risk-weighted assets	47,668,660	41,529,515	43,679,954	40,774,630	38,529,473										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	9.16	11.85	8	9.84	12.66	6	9.68	12.37	12	9.72	12.35	8	9.91	12.11	20
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.22	12.53	12	11.05	13.44	10	10.83	13.11	12	10.95	13.08	16	11.22	12.78	27
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12	14.37	10	13.05	15.42	8	12.73	14.91	12	12.97	15.23	13	13.27	14.36	38
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.13	9.08	21	8.25	9.11	26	8.46	8.98	34	8.52	9.13	36	8.66	9.76	18
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		153			168			341			340			366	-8.93	-47.78	
Other insurance activities income		153			168			341			340			366	-8.93	-47.78	
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		1,192,292			1,171,498			1,184,004			1,164,196			1,145,058	1.77	24.11	

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.63			52.30			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.37			47.70			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.61			13.29			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0.02	0.36	45	0.02	0.37	41	0.03	0.36	41	0.03	0.41	41	0.04	0.47	43			
Premium income / Insurance activities revenue	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income	34.56			30.92			32.99			38.23			34.91					
Other premium income / Total premium income	65.44			69.08			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	18.14			21.10			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	163.24			5.07			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	3,806.36			-395.05			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	23.44	12.13	93	24.44	11.54	97	24.02	12	96	24.99	11.03	96	25.62	11.51	96			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
Foreign Activities															
Total foreign loans and leases	0	95,387	0	0	0										
Real estate loans.....	0	0	0	0	0										
Commercial and industrial loans	0	0	0	0	0										
Loans to depository institutions and other banks acceptances	0	0	0	0	0										
Loans to foreign governments and institutions	0	0	0	0	0										
Loans to individuals	0	0	0	0	0										
Agricultural loans.....	0	0	0	0	0										
Other foreign loans.....	0	95,387	0	0	0										
Lease financing receivables.....	0	0	0	0	0										
Debt securities	25,089	26,182	26,226	25,538	10,250										
Interest-bearing bank balances	0	0	0	0	0										
Total selected foreign assets	25,089	121,569	26,226	25,538	10,250										
Total foreign deposits	0	0	0	0	0										
Interest-bearing deposits	0	0	0	0	0										
Non-interest-bearing deposits.....	0	0	0	0	0										
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Yield: Foreign loans		0.77		0	0.64	34	0	0.66	33		0.87			1.25	
Cost: Interest-bearing deposits.....		0.25			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	-100	11.61	4		-1.19			6.83			-2.40			22.48	
Total selected assets.....	-79.36	18.50	6	514.33	3.19	96	2.69	9.48	55	149.15	2.04	95	1.63	12.40	53
Deposits		-4.80			9.07			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	-100.00
1–4 family residential loans		0	0	0	0	0	0	-100.00
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.12	0.13	0.12	0.13	0.13	
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	190,073	190,077	380,155	380,288	380,662	0.00	5.98
Dividends	190,000	190,000	380,000	380,000	380,000	0.00	6.15
Interest	73	77	155	288	662	-5.19	-78.59
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from nonbank subsidiaries	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	190,073	190,077	380,155	380,288	380,662	0.00	5.98
Securities gains (losses)	0	0	0	0	0	0	
Other operating income	274	258	532	587	722	6.20	-50.90
Total operating income	190,347	190,335	380,687	380,875	381,384	0.01	5.81
Operating Expenses							
Personnel expenses	4,099	4,181	8,573	8,204	3,534	-1.96	-57.41
Interest expense	9,129	9,129	18,259	18,259	18,257	0.00	
Other expenses	12,154	11,916	23,114	25,267	28,135	2.00	-29.20
Provision for loan and lease losses	0	0	0	0	0	0	
Total operating expenses	25,382	25,226	49,946	51,730	49,926	0.62	-5.26
Income (loss) before taxes	164,965	165,109	330,741	329,145	331,458	-0.09	7.74
Applicable income taxes (credit)	-7,008	-7,098	-13,950	-14,163	-13,669		
Extraordinary items							
Income before undistributed income of subsidiaries	171,973	172,207	344,691	343,308	345,127	-0.14	5.15
Equity in undistributed income of subsidiaries	154,279	124,843	251,102	167,801	49,916	23.58	177.20
Bank subsidiaries	154,279	124,843	251,102	167,803	49,916	23.58	177.21
Nonbank subsidiaries	0	0	0	-2	0		-100.00
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	326,252	297,050	595,793	511,109	395,043	9.83	48.83
Memoranda							
Bank net income	344,279	314,843	631,102	547,803	429,916	9.35	46.72
Nonbank net income	0	0	0	-2	0		-100.00
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		7,312,704	97.61	7,411,632	97.73	7,528,370	97.61	7,333,635	7,171,183	-1.33	5.05
Common and preferred stock		7,311,167	97.59	7,409,720	97.71	7,524,925	97.57	7,333,635	7,168,934	-1.33	5.21
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		1,537	0.02	1,912	0.03	3,445	0.04	0	2,249	-19.61	-87.42
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		130	0	129	0	129	0	129	132	0.78	0.78
Common and preferred stock		130	0	129	0	129	0	129	132	0.78	0.78
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	-100.00
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		132,303	1.77	147,559	1.95	139,161	1.80	150,964	182,827	-10.34	-5.54
Cash and due from unrelated depository institution		244	0	243	0	243	0	241	236	0.41	-41.35
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		6,826	0.09	6,826	0.09	6,826	0.09	6,826	6,826	0.00	0.00
Other assets		39,816	0.53	17,116	0.23	37,769	0.49	16,516	16,512	132.62	119.97
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		7,492,023	100.00	7,583,505	100.00	7,712,498	100.00	7,508,311	7,377,716	-1.21	5.09
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		296,462	3.96	295,903	3.90	296,183	3.84	295,624	295,066	0.19	
Other liabilities		11,137	0.15	10,947	0.14	11,172	0.14	10,784	11,090	1.74	-68.33
Balance due to subsidiaries and related institutions		360,918	4.82	360,469	4.75	360,689	4.68	360,259	359,866	0.12	0.53
Total liabilities		668,517	8.92	667,319	8.80	668,044	8.66	666,667	666,022	0.18	69.59
Equity Capital		6,823,506	91.08	6,916,186	91.20	7,044,454	91.34	6,841,644	6,711,694	-1.34	1.32
Perpetual preferred stock (income surplus)		502,840	6.71	502,840	6.63	502,840	6.52	502,840	502,840	0.00	0.00
Common stock		4,904	0.07	4,904	0.06	4,904	0.06	4,904	4,904	0.00	0.27
Common surplus		6,114,022	81.61	6,111,021	80.58	6,126,378	79.43	6,122,690	6,115,487	0.05	0.97
Retained earnings		892,570	11.91	616,870	8.13	741,322	9.61	494,229	342,023	44.69	414.72
Accumulated other comprehensive income		-453,327	-6.05	-74,236	-0.98	-85,291	-1.11	-25,478	-32,843		
Other equity capital components		-237,503	-3.17	-245,213	-3.23	-245,699	-3.19	-257,541	-220,717		
Total liabilities and equity capital		7,492,023	100.00	7,583,505	100.00	7,712,498	100.00	7,508,311	7,377,716	-1.21	5.09
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		360,918	4.82	360,469	4.75	360,689	4.68	360,259	359,866	0.12	0.53
Notes payable to subsidiaries that issued TPS		348,142	4.65	347,563	4.58	347,912	4.51	347,482	347,089	0.17	-3.03
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....	101.76	82.17	76	101.28	78.46	71	101.16	66.37	82	101.49	81.10	76	101.48	57.84	84	
Dividends declared / Net income	53.64	34	87	58.71	25.30	97	58.53	28.27	95	68.17	42.29	86	88.65	33.08	96	
Net income – dividends / Average equity.....	4.34	7.04	20	3.57	9.64	4	3.56	8.62	6	2.43	4.14	27	0.67	6.46	6	
Percent of Dividends Paid																
Dividends from bank subsidiaries	108.57	128.25	47	108.94	139.49	45	108.98	155.92	34	109.06	132.17	41	108.50	178.13	31	
Dividends from nonbank subsidiaries	0	2.20	26	0	3.97	27	0	4.90	22	0	3.41	23	0	7.53	19	
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42	
Dividends from all subsidiaries	108.57	168.66	39	108.94	193.08	35	108.98	203.53	24	109.06	174.85	28	108.50	260.40	18	
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries	55.19	43.08	57	60.35	36.56	71	60.21	45.96	62	69.37	60.28	59	88.39	66.55	73	
Interest income from bank subsidiaries.....	0.02	0.13	65	0.02	0.11	64	0.02	0.11	64	0.05	0.36	57	0.15	0.54	66	
Management and service fees from bank subsidiaries	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36	
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46	
Operating income from bank subsidiaries.....	55.21	46.71	56	60.37	38.35	70	60.24	51.33	61	69.42	62.88	54	88.54	69.36	66	
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries		45.98			54.17			62.63			56.39			82.95		
Interest income from nonbank subsidiaries.....		2.85			2.35			2.44			7.38			20.25		
Management and service fees from nonbank subsidiaries		0.54			0.63			0.37			0.86			1.92		
Other income from nonbank subsidiaries.....		0.18			0.08			0.07			0.16			1.06		
Operating income from nonbank subsidiaries		54.49			76.16			87.22			79.84			150.41		
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies		87.73			31			38.10			43.51			61.23		
Interest income from subsidiary holding companies.....		13.26			5.39			5.26			8.40			6.54		
Management and service fees from subsidiary holding companies		0.33			0.37			0.73			0.44			0.36		
Other income from subsidiary holding companies		-3.08			-0.43			-0.40			0.01			0.29		
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			76.49		
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	99.82	65.33	75	99.82	67.82	85	99.82	74.16	82	99.77	69.76	82	99.64	67.32	82	
Interest income from bank subsidiaries.....	0.04	0.78	57	0.04	0.39	60	0.04	0.23	60	0.08	0.63	54	0.17	0.80	58	
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36	
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44	
Operating income from bank subsidiaries	99.86	75.26	67	99.86	81.78	80	99.86	83.13	76	99.85	82.20	80	99.81	78.80	81	
Dividends from nonbank subsidiaries		0	3.28	25	0	2.67	26	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....		0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries		0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries		0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries		0	5.58	20	0	6.48	17	0	4.67	14	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies		0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies		0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies		0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies		0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....		0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt			189.04		135.34			158.10			135.13			83.37		
Loans and advances from subsidiaries / Total debt	121.74	28.16	92	121.82	28.31	92	121.78	26.38	95	121.86	27.08	93	121.96	28.33	92	